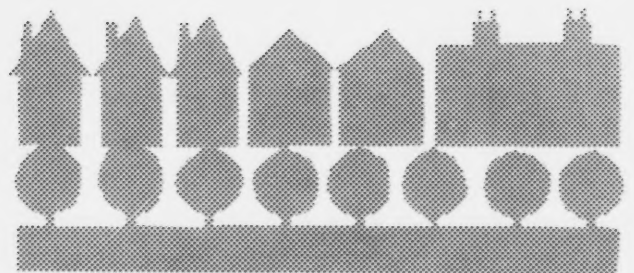


HOUSING NEEDS : AN APPRAISAL

1981 ~ 2001

Background Report Number Two:

Special Housing Needs



REGIONAL DEPARTMENT OF PLANNING & DEVELOPMENT
BILL THOMSON, Commisioner.

August 1982

PREFACE

BACKGROUND

In March 1981 Regional Council approved the undertaking of a study to update the 1975 Regional housing study - Housing: a program for action. The purpose of the present study is to assess housing demands and needs in the Region of Waterloo in light of changes in economic activity, population growth rates and government programs. The study was funded by a Municipal Housing Statement Update grant from the Ministry of Municipal Affairs and Housing.

NEED FOR A HOUSING STATEMENT UPDATE

In 1975, the 1981 population forecast of the Region of Waterloo was 337,500 people (low forecast). This forecast assumed that net migration into the Region of Waterloo between 1976 and 1981 would be 20,000 people. This assumption was based on an estimated net migration figure of just over 20,000 people between 1971 and 1976. In actual fact net migration into the Region of Waterloo between 1976 and 1981 was only 5,000 people. This lower than anticipated net migration figure accounts almost entirely for the unexpected decline in population growth of the Region of Waterloo to 307,535 people in 1981. The effect of a lower population growth rate on household formation has been a significant decline in the growth of the number of new households in the Region of Waterloo between 1976 and 1981.

In addition to population changes, unforeseen changes in several other areas have greatly affected the housing market in this Region since 1975. The Ontario and Regional economies are experiencing less economic

growth than was anticipated. In addition, high mortgage rates have affected the purchase of ownership units as well as the construction of rental units. Rent controls have contributed to uncertainty in the rental market, and a drop in rental construction. And federal and provincial housing programs have undergone significant change, with an emphasis now being placed on energy conservation.

In addition to the above, in the Regional response to the 1980 "Annual Housing Review" conducted by the Province, several members of the Regional Planning and Development Committee raised the concern that the need for assisted housing was being underestimated by the local housing authorities.

STUDY ORGANIZATION

This study was undertaken by the Regional Department of Planning and Development with the assistance of a Housing Study Technical Advisory Committee. This Committee was composed of representatives from senior levels of government, the Area Municipalities, the building industry, lending institutions, Regional Departments and other agencies. The Technical Advisory Committee provided assistance in establishing housing issues and reviewing this report. The Committee was extremely valuable throughout this study and their efforts are very much appreciated.

There was general support from members of the Technical Advisory Committee for the recommendations contained in

this report. The diversity of the interest of members of the Technical Advisory Committee would not permit a common position on some recommendations, such as rent controls. Nevertheless, many of their concerns have been taken into account in this study.

HOW THE REPORT IS TO BE USED

This report provides a comprehensive picture of the implications of changing population, economic, social and public policy trends for the housing sector within Waterloo Region. It therefore exposes some of the issues to be considered by public decision-makers and private investors in responding to these trends. However, the estimates of future requirements are intended as guidelines and are not intended to be firm commitments which delivery agencies are required to assume. Similarly the recommendations for action indicate the most informed response which should be considered in overcoming the problems identified in this study. Consequently, as conditions change there must be a continuing commitment to monitor these changes, to re-interpret their effects and to adjust policies.

A Region-wide study such as this provides a consistent framework for individual action by Area Municipalities. Having agreed on an acceptable methodology, and on the basis of future action on a Regional scale, municipal programs can be developed more quickly and with greater co-ordination.

TECHNICAL ADVISORY COMMITTEE

Chairman - Mr. Vic Cote, Regional Department of
Planning and Development

Building Industry

Urban Development Institute - Mr. Bill Robertson
and Mr. Paul Dietrich
K-W H.U.D.A.C. - Mr. Greg Voisin
- Mr. Ken Allen (renovation)
Cambridge H.U.D.A.C. - Mr. Paul Delaney

Realtors

K-W Real Estate Board - Mr. Brian Gould
Real Estate Board of Cambridge - Mr. Hugh Priest

Apartment Managers

K-W H.U.D.A.C. Multi-Family Council - Mr. David Collins
Waterloo Regional Apartment Management Association
- Mr. Tony Bergmeir

Lending Institutions

Bankers Association of Canada - Mr. John Schiedel

Student Housing

Wilfrid Laurier University - Mr. Fred Nichols

Housing Authorities

South Waterloo Housing Authority - Mr. Gary Foran
North Waterloo Housing Authority - Mr. Jim Thompson

Physically Handicapped

Ontario March of Dimes - Mr. David Dirks

K-W Social Planning Council - Mr. Ernie Ginsler

Federal Government

Canada Mortgage and Housing Corporation
- Mr. Ron Cascaden

Provincial Government

Ministry of Municipal Affairs and Housing
- Ms. Judy Zon

Area Municipalities

Kitchener - Ms. Sybil Frenette
Cambridge - Ms. Joy Rayner
Waterloo - Mr. Greg Romanick
Woolwich and North Dumfries - Mr. Sam Head
Wellesley - Ms. Susan Duke
Wilmot - Mr. Bill Lehman

Region of Waterloo

Department of Health and Social Services
- Ms. Linda Snyder
Department of Planning and Development
- Mr. Frank Watty
- Ms. Wendy Wright
- Mr. Dave Gosnay (Recording
Secretary)

REGIONAL HOUSING STUDY : AN APPRAISAL

1981-2001

BACKGROUND PAPER No. 2 : SPECIAL HOUSING NEEDS

1. INTRODUCTION

This report contains a detailed discussion of special housing needs. It is part of three background papers prepared for the Regional Housing Study. Background Paper #1 forecast household growth and tenure choice for the Region and area municipalities to the year 2001. Background Paper #3 examines housing policy issues. These papers form the basis for the Summary and Recommendation Report.

In this paper affordability problems of senior citizens and single parent families are examined. An estimate of need for assisted rental housing is provided for both groups. The effect of high mortgage rates and rising home heating costs on housing affordability problems are also examined.

An examination of housing supply problems is also presented in this paper. Specifically the supply of barrier free housing for physically handicapped people is examined along with the need for emergency shelter and student housing. Problems relating to supply are identified and alternative methods of increasing supply are discussed.

2. AFFORDABILITY

i) Expenditure Income as a Measure of Affordability

There is no commonly agreed to measure of what constitutes affordability when it comes to housing. The most common approach, however, is a straight comparison of housing expenditure to gross income. A maximum ratio of 25% of income is used as a guideline for many government assisted programs aimed at rental housing. The lower third income range of families is normally considered the target range for public housing in Canada. Banks and financial institutions have also used a 25% expenditure/income ratio guideline in determining eligibility for financing for home ownership. Some financial institutions have increased this expenditure/income ratio to 30% of gross income after including heating and electricity costs in housing expenditure/income calculations.

Expenditure/income ratios have been found to vary significantly by tenure, age of household head and marital status.

In a 1974 study of housing in the Kitchener Census Metropolitan Area by Canada Mortgage and Housing Corporation, it was found that 29.7% of all rental households spent more than 25% of their gross income on housing accommodation and 21.3% of rental households more than 30%. This compares to 14.8% and 9.7%, respectively, for ownership households. In a mail-out survey to rental households in the Region of Waterloo for this study, it was found that 19.3% of rental households sampled spent more than 30% of their income on housing accommodation. (The Region's survey is summarized in Appendix A of this study).

In both Canada Mortgage and Housing Corporation's survey and the Region of Waterloo's survey, it was found that household/expenditure ratios vary considerably by age of household head. In the 1974 C.M.H.C. survey 47.0% of rental households with household heads over 65 years of age spent over 30.0% of their gross income on housing accommodation. In the Region's 1981 rental survey 50% of seniors, including those in assisted rental housing, were found to have an expenditure/income ratio over 30.0%. For household heads less than 25 years of age, the C.M.H.C. survey as well as the Region's survey found that approximately 26% of these households had expenditure/income ratios over 30%. Amongst middle age groups generally less than 20.0% of households had expenditure/income ratios over 30%. (See Table 1 for a comparison of expenditure/income ratios for rental accommodation by age of household head).

A high correlation has also been found to exist between marital status and expenditure/income ratios. In the 1974 C.M.H.C. survey, 39.1% of all single parent households renting had an expenditure/income ratio for accommodation over 30%. This figure includes 26.1% with an expenditure/income ratio over 40%. In the Region's 1981 survey 40% of single parent households renting, including those in assisted rental housing had an expenditure/income ratio over 30%.

For one person households, 34.2% of one person rental households in 1974 paid over 30% of their gross income for rental accommodation. This compares with 27.2% in the 1981 Regional survey. (See Table 2 for a comparison of expenditure/income ratios by marital status).

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TABLE 1

HOUSING EXPENDITURE/INCOME RATIO FOR RENTAL ACCOMMODATION BY AGE OF HOUSEHOLD HEAD

REGION OF WATERLOO

1981 1)

Age of Household Head	Expenditure/Income Ratio				
	Less than 25%	25 - 30%	30 - 35%	35 - 40%	40%+
Less than 25	47.9	26.0	11.0	5.5	9.6
25 - 34	57.2	29.5	5.2	4.3	3.8
35 - 44	51.9	30.4	10.1	2.5	5.1
45 - 54	43.5	37.0	13.0	2.2	4.3
55 - 64	40.0	32.7	7.3	9.1	10.9
65+	40.5	36.5	11.5	4.2	7.3
TOTAL	49.3	30.7	8.9	4.6	6.5

1) These estimates are based on a sample mail-out questionnaire which was conducted in November 1981 by the Region of Waterloo. For details of this survey see Appendix A.

TABLE 2

HOUSING EXPENDITURE/INCOME RATIO FOR PRIVATE RENTAL UNITSBY MARITAL STATUS 1)REGION OF WATERLOO1981

Marital Status	Expenditure/Income Ratio				
	Less than 25%	25 - 30%	30 - 35%	35 - 40%	40%+
Married 2)	51.2%	36.6%	7.0%	2.6%	2.6%
Single Parent 2)	42.6	32.8	13.2	1.6	9.8
Single 2)	51.9	20.9	11.0	6.3	9.9

1) These estimates are based on a sample mail-out survey which was conducted in November, 1981. For details of this survey see Appendix A

2) These percentages exclude those already living in assisted rental housing

ii) Trends in Incomes and Costs

The ideal information for measuring affordability of housing would be income by age of household head and size. This information was collected in the 1981 Census of Canada but will not be available for the Region of Waterloo until 1983. This data was also collected in the 1971 Census but for purposes of this study this data is considered to be too outdated. As a result of the lack of income distribution data, substitute income information has had to be employed in this study. Income information used includes a comparison of changes in industrial wages, pension incomes, minimum wages, unemployment insurance, general welfare assistance and income distribution of family incomes.

Statistics Canada undertakes a survey of family incomes for Census Metropolitan Areas in Canada every two years. Table 3 shows income distribution of families in the Kitchener Census Metropolitan Area obtained from this survey from 1971 to 1979, using 1981 constant dollars. Fluctuations in percent of families in various income levels may be explained by small sample sizes in this survey and by factoring incomes to 1981 constant dollars for purposes of comparison. Because of these fluctuations, Table 3 should be used as a guide to family income distribution and not as an exact measure of income distribution.

Between 1971 and 1979 incomes of families have generally increased in real terms. By 1979 an estimated 10.1% of families had incomes less than \$10,799 (1981 dollars). This compares to 11.0% in 1971, 14% in 1975 and 13.1% in 1977. The percentage of families having incomes less than \$20,399 (1981 dollars) decreased from 33.6% in 1971 to 30.9% in 1979. The gradual movement of family incomes upwards can be explained more by greater participation of women in the workforce than by higher real incomes for those working. Since real incomes actually declined between 1979 and 1981, (as shown on Table 4 in Background Paper #1), it is expected that there has been a general shift in family incomes downwards since 1979.

TABLE 3

ESTIMATED FAMILY INCOME DISTRIBUTION FOR THE
KITCHENER CENSUS METROPOLITAN AREA (ADJUSTED)

INCOME*	1971	1975	1977	1979
Under - 10,799	11.0%	14.0%	13.1%	10.1%
10,800 - 15,599	7.1	6.3	5.5	6.3
15,600 - 20,399	15.5	11.4	13.3	14.5
20,400 - 26,399	20.4	15.0	19.4	14.9
26,400 - 29,999	11.3	9.1	13.5	15.1
30,000 - 35,999	15.1	16.2	10.7	19.6
36,000 Plus	19.4	28.0	24.5	20.1

Source: Adjusted from Statistics Canada publication Income Distribution by Size in Canada.

* These incomes are expressed in 1981 dollars, after inflating 1979 dollars with the consumer price index.

Table 4 provides an indexed comparison of selected incomes and costs, with 1976 equal to 100. Since 1976, average industrial wages in the Kitchener Census Metropolitan Area have increased 50%. In the same period the minimum wage has increased only 25%, General Welfare Assistance 35% and unemployment insurance 42%. Senior Citizen Pensions (including old age security and guaranteed income supplement) increased 76% for single seniors (to \$5,743 annually from \$3,265) and 67% for couples (to \$9,857 annually from \$5,918 from 1976 to 1981).

Compared to lower cost accommodation available in the Region of Waterloo, incomes have increased more than accommodation cost since 1976. This is not to imply that affordability has improved since 1976, since consumer prices on non-housing items have in fact generally outpaced increases. Consumer prices increased 54% between 1976 and 1981, higher than all incomes presented in Table 4 with the exception of senior citizen pensions (which even at 1981 income levels were not adequate by themselves to allow seniors to afford non-assisted rental housing). The average rent for a low cost two bedroom unit, based on the Region of Waterloo's vacancy survey increased by 33% between 1976 and 1981. The average increase in the purchase price of ownership units was even smaller than for rental accommodation over this period. However, when higher mortgage rates are taken into account home ownership has in fact become less affordable in 1981 than it was in 1976.

iii) Other Measures of Affordability Difficulties

Ontario Housing Waiting List

Over the past two years the waiting list for assisted housing for families has grown significantly in the Region of Waterloo. In January 1980 there were 140 families on the waiting list of the two Housing Authorities in the Region of Waterloo. This figure did not change significantly through 1980 but began to increase rapidly through 1981. By May 31, 1982 the number of families on the local Housing Authorities' waiting lists had increased to 366 families more than double the number in January 1980.

TABLE 4

INDICES OF SELECTED COSTS AND WAGES

1971 - 1981 (1976 - 100)

YEAR	SINGLE DETACHED 1)	LOW COST UNIT 1)	AVERAGE RENT 2)	INDUS. WAGES 3)	MIN. WAGES 4)	UNEMPL. INSUR. 5)	SR. PENSION SINGLE COUPLE 6)	GENERAL WELFARE 7)	C.P.I. 8)
1971	--	--	--	62	62	75	50	--	67
1972	--	--	--	69	62	--	55	64	70
1973	68	--	--	73	68	--	63	--	76
1974	92	90	--	78	76	--	--	75	84
1975	94	93	--	89	90	--	--	100	93
1976	100	100	100	100	100	100	100	100	100
1977	100	100	105	109	100	120	108	108	108
1978	100	102	113	117	100	120	112	108	117
1979	105	103	118	126	108	120	126	114	128
1980	108	107	125	135	113	131	142	126	141
1981	118	111	133	150	125	142	176	135	154
1982	125	116	---	---	---	---	---	---	---

Source: 1) Royal Trust Survey of Canadian House Prices - City of Kitchener

2) Region of Waterloo Vacancy Survey, apartments in buildings with 3 to 10 units

3) Statistics Canada Employment, Hours and Earnings; Wages per week

4) Department of Labour

5) Unemployment Insurance Commission

6) Pension includes Old Age Security, Guaranteed Income Supplement and Guaranteed Annual Needs Income Supplement

7) Region of Waterloo, Department of Health and Social Services (assumes a four person household)

8) Statistics Canada, Canadian Statistical Review, Consumer Price Index

Applicants for public housing have cited higher rents in comparison to income, unemployment and family break-up as the major reasons for applying for subsidized housing.

The housing authorities' waiting list for senior citizen assisted housing units has not changed dramatically over the past two years. At the beginning of 1980, the waiting list for seniors in the Region was 165 people. By the end of 1981 this list had decreased to 135 people. Although the housing authorities' waiting lists have shown a decrease, this does not necessarily demonstrate that need has decreased. In the administration of the housing authorities' waiting list, once a senior has refused an offered unit twice they are removed from the waiting list. In addition many seniors have a strong preference towards private non-profit housing, which churches have been providing in this area, as opposed to Ontario Housing Corporation housing. In addition to low cost housing, location of churches, doctors, adult recreation centres in relationship to housing, etc., are important factors for seniors. When it is considered that several non-profit housing projects for seniors have demonstrated need far in excess of the O.H.C. waiting list, it is apparent that using the O.H.C. waiting list as a measure of need for assisted rental housing for seniors does not provide an adequate measure.

General Welfare Recipients

Approximately 75% of Ontario Housing Corporation's family units are occupied by General Welfare Assistance recipients. The housing authorities expect this percentage to decline in the future. The number of cases receiving General Welfare Assistance increased 10.1% between October 1980 and October 1981. The growth in these cases largely stems from an increase in the number of male headed families and singles receiving assistance. The number of female headed families receiving assistance actually declined between October 1980 and October 1981 by 6.2%. Along with this structural change in General Welfare Assistance Cases, there was also a change in the percent of the recipients which were employable, increasing to 33.9% from 28.4% from 1980 to 1981. The growth in the number of people receiving General

Welfare Assistance therefore, appears to be related more to the present economic climate, which is expected to persist through to 1983, rather than to social factors.

3. GROUPS WITH SPECIAL HOUSING NEEDS AND AFFORDABILITY PROBLEMS

Senior Citizens (particularly single senior citizens) and Single Parent Families occupy most of the assisted rental housing available in Waterloo Region. These two groups generally have lower incomes and experience the greatest affordability problems of all households. In addition, there is a third group - the physically handicapped - which have both affordability problems and problems finding adequate housing to meet their special needs. The housing needs of these three groups are discussed below.

i) Single Parent Families

It is estimated that almost 7.0% of all households in the Region of Waterloo are single-parent households. Approximately 65% of these households rent and of those renting, it is estimated that one out of every four single parent households in the Region of Waterloo pays more than 30% of their gross income on accommodation. In addition, there were an estimated 864 single-parent families living in assisted rental housing in the Region of Waterloo in December, 1981 (see Table 5).

Income Requirements for Private Low Cost Accommodation

It is estimated that in 1981 a single parent family (mother-led) with one child, required an income of \$11,441 to meet their basic necessities to rent a two bedroom unit in a smaller apartment building in the Region of Waterloo. Table 6 shows that for a single parent family (mother-led) with two children the required income would be just over \$14,000.

The budgetary requirements in Table 6 excluding accommodation cost, were developed using "Guides for Family Budgeting 1981", a publication of the Social Planning Council of Metropolitan Toronto.* These guidelines do not represent subsistence levels but rather adequate standards of living. Apartment rents were estimated from the Region of Waterloo's vacancy

* See bottom of page 13 for an explanation of non-housing budget items.

TABLE 5

SINGLE PARENT FAMILIES RENT-GEARED-TO-INCOMEHOUSING UNITSDECEMBER, 1981

MUNICIPALITY	DIRECTLY BUILT ¹ Total Single Parent*	RENT SUPPLEMENT ¹ Total Single Parent*	ALL TYPES ¹ Total Single Parent*			
KITCHENER	697	40	38	737	528	
CAMBRIDGE	369	55	46	424	232	
WATERLOO	141	4	4	145	104	
NORTH DUMFRIES	-	-	-	-	-	
WELLESLEY	-	-	-	-	-	
WILMOT	-	-	-	-	-	
WOOLWICH	-	-	-	-	-	
REGION	1,207	776	99	88	1,306	864

1/ Source - North Waterloo and South Waterloo Housing Authorities

* Estimated by housing authorities

TABLE 6
INCOME REQUIREMENTS FOR RENTAL ACCOMMODATION
FOR APARTMENT UNITS IN BUILDINGS WITH 3-10 UNITS

REGION OF WATERLOO

1981

	COUPLE	SINGLE PARENT ONE CHILD	COUPLE ONE CHILD	SINGLE PARENT TWO CHILDREN	COUPLE TWO CHILDREN
Family Budget without 1) Accommodation	\$ 9,426	\$ 7,556	\$10,997	\$ 9,034	\$12,181
Apartment Rent 2)	2,232	2,640	2,640	3,192	3,192
Income Tax	889	1,245	1,333	1,817	1,648
Required Income	12,547	11,441	14,970	14,043	17,021

1) Source: Estimated from Guides for Family Budgeting 1981, Social Planning Council of Metropolitan Toronto.

2) Rents are average rents derived from the Region of Waterloo Vacancy Survey for October, 1981; Rents include expenses for heating, hydro and water.

survey for smaller apartment buildings. Rents for units in these buildings are generally 20% lower than for units in larger apartment buildings.

Even at the income levels for families shown in Table 6, affordability problems are likely present. The average family income in the Province of Ontario in 1981 is estimated at \$31,000 (assuming that incomes increased by an average of 10% over 1980 figures). This is more than double the income that a mother-led family with two children would need to meet basic necessities.

Based on the affordability criteria used by other agencies the income levels shown on Table 6 appear to be a realistic measure of affordability. The Canadian Council on Social Development has estimated the poverty line for a mother-led family with one child at \$10,357 and with two children at \$12,429 for 1981. This is only 10% lower than the required income shown in Table 6. The Regional day-care assistance program for working mothers provides full assistance for mother-led families with incomes less than \$10,000 and partial assistance for mother-led families with incomes up to \$12,000. Also, the Ontario Housing Corporation presently provides rental assistance for families in the income ranges shown on Table 6.

Estimated Need for Assisted Rental Housing for Families

Within the Region of Waterloo in 1981 there were approximately 7,000 single parent families. Of these families approximately 4,500 rented, including 876 in assisted rental housing. By 1986 it is estimated that there will be 8,200 single parent families in the Region of Waterloo. Just over 5,000 of these families will rent.

- * Non-housing budget items include food cost per household and non-food items per household (including such items as clothing, personal care, transportation, home furnishing and equipment, household operation, medical, dental care etc.). Variations in these costs by household size are taken into account. It is assumed in this Study that these costs would not vary significantly from Toronto. The only cost that would vary substantially is housing costs and in this Study this cost is made specific to the Region of Waterloo.

In rental accommodation it is not uncommon for households to have an expenditure/income ratio over 25%. In the Region's 1978 Housing Study an expenditure/income ratio of 35% was used as a guide in measuring those single-parent families renting having affordability difficulties. In the affordability survey undertaken for this housing study, 11.4% of all single parent families reported a housing expenditure/income level over 35%. Applying this percentage to the single parent families renting and not receiving housing assistance in 1981, indicates an additional need in 1981 for 424 assisted rental housing units in the Region of Waterloo.

Due to poor economic times and high mortgage rates, which have resulted in substantial rent increases in some buildings, we can expect the proportion of single parent families renting and paying over 35% of their income on accommodation to increase. Should this proportion increase to 15.0% by 1986, from 11.4% in 1981, an estimated 633 single parent families renting will require assisted rental housing by 1986. If the percentage stays at 11.4%, an estimated 480 single parent families will require assisted rental housing by 1986.

The allocation of need for assisted rental housing for single parent families is distributed in Table 7 by municipality for 1981 and 1986 for both the High (15.0%) and Low (11.4%) estimates. Because of present economic conditions and a gloomy economic forecast it is expected that the High forecast of 15% is likely to represent need by 1986. The distribution is based on the percentage allocation of rental households by municipality derived in - Background Report 1 - Forecast of Household Growth - of this Study.

Delivery of Assisted Housing for Families

Up until the mid 1970's the Ontario Housing Corporation developed rental projects for families needing assistance in this Region. Since that time the only additions to the supply of assisted family rental housing in the Region of Waterloo have been through the Rent Supplement Program. Government programs also encourage non-profit organizations, including private and municipal, to

TABLE 7

ESTIMATED NEED FOR ASSISTED RENTAL HOUSING FOR
SINGLE PARENT FAMILIES
BY MUNICIPALITY

Municipality 1)	1981	1986	
	(11.4%) ²⁾	<u>High</u> (15%) ³⁾	<u>Low</u> (11.4%) ²⁾
Kitchener	221	330	251
Cambridge	89	133	101
Waterloo	102	152	115
Woolwich	6	8	7
Wilmot	3	5	3
Wellesley	2	3	2
North Dumfries	1	2	1
REGION	424	633	480

- 1) The allocation of need for additional assisted rental housing units for single parent families by municipality is based on the percentage allocation of rental households by municipality.
- 2) In a survey conducted for this study of rental households it was found that 11.4% of all single parent families renting spent more than 35% of their gross income on accommodation.
- 3) The high forecast in 1986 assumes that because of economic conditions 15% of all single parent households renting will report a housing expenditure/income level over 35% in 1986, compared to 11.4% in 1981.

develop assisted rental housing for families. To date no area municipality in the Region of Waterloo has established a municipal non-profit housing authority. In addition, private non-profit organizations, while showing an interest in developing senior citizen housing, have not developed any assisted rental family housing.

The Rent Supplement Program relies on private rental construction to provide rental units. The local housing authorities can lease up to 25% of the units in a project for assisted housing through an arrangement with the landlord. The success of this program is dependent on the landlord making units available to the housing authority and the willingness of the housing authority to enter into a long-term lease of these units.

To encourage an adequate supply of rental units for assisted housing, the Province of Ontario requires that up to 20% of the units in a rental project built under the Ontario Rental Construction Loan Program be made available for assisted rental housing under the Rent Supplement Program. In 1981, 1,385 rental units were committed in the Region of Waterloo under the Ontario Rental Construction Loan Program. This would make 277 rental units eligible for the Rent Supplement Program, provided local housing authorities decided to lease these units. Acceptability of these units by the local housing authorities may be subject to limitations due to the number of bedrooms and rent levels. Table 8 compares potential rent supplement units committed under the Ontario Rental Construction Loan Program, with local housing authorities' waiting list as of May, 1982.

The South Waterloo Housing Authority which had a family waiting list of 166 families at the end of May, 1982, anticipates leasing 24 additional units from the three Ontario Rental Construction Loan Program projects being developed in Cambridge from a potential of 30 units, and will lease 6 additional rent supplement units from existing buildings. They may not exercise their option on the remaining six ORCL units because rents being asked are too high to be considered for public housing.

TABLE 8

UNITS COMMITTED UNDER THE ONTARIO
RENTAL CONSTRUCTION LOAN PROGRAM (1981)

	UNITS COMMITTED 1			POTENTIAL RENT SUPPLEMENT UNITS 1			O.H.C. FAMILY WAITING LIST	
	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	TWO BEDROOM OR LESS	THREE BEDROOM OR GREATER
South Waterloo Housing Authority	39	110		8	22		106	60
Cambridge								
North Waterloo Housing Authority								
Kitchener	240	609	67	48	122	13	76	79
Waterloo	88	202	30	18	40	6	15	19
Region	367	921	97	74	184	19	197	158

1) Source: Ontario Mortgage Corporation

2) Source: Local Housing Authorities, May 31, 1982

The South Waterloo Housing Authority's estimation of need is based on an evaluation of their waiting list by the Survey Section of Municipal Affairs and Housing in October, 1981. The evaluation provided two estimates of "serious need".* The low estimate is based on an estimate of serious need amongst investigated applications and expected new applications in excess of cancelled applications. Those in serious need are then compared to the expected turnover rate to determine the demand for new units. The South Waterloo Housing Authority's low estimate is 6 additional units. The high estimate, which includes an estimation of need from uninvestigated files, estimates demand for new units at 19 units. The high estimate was the estimate accepted by the South Waterloo Housing Authority. In fact, as indicated, they anticipate taking more units than estimated due to a high rate of growth on the authority's waiting list and a lower turnover rate.

The North Waterloo Housing Authority, where the waiting list for family rental housing at the end of May, 1982, was 199 families, anticipated that 20 additional rent supplement units will be required by April, 1982 in order to meet expected need. These units, because of the staging of projects being developed under the Ontario Rental Construction Loan Program will likely not be taken on until June, 1982. To date the North Waterloo Housing Authority has contracted eleven of these units in a project in Kitchener. The location of the remaining nine units has not yet been decided.

In April 1982, the Survey Section of Municipal Affairs and Housing undertook an evaluation of the waiting list of the North Waterloo Housing Authority. This

*Serious need is defined as those applicants who have a point rating of 60 points or greater, according to the Ontario Housing Corporation point rating system. Points are awarded on the basis of income (Maximum 30 points), percentage of income on rent or shelter costs (Maximum 30 points), health factors (maximum 30 points), number of dependents (Maximum 10 points), overcrowding (maximum 15 points), shared facilities (maximum 10 points), notice to vacate (maximum 30 points), and disrepair and unsatisfactory conditions (maximum 20 points).

evaluation, which was completed in June, 1982, indicated a need for 130 additional rent supplement units for families. This was divided into 90 units in Kitchener and 40 units in Waterloo. In Kitchener, 44 two bedroom units are required, 40 three bedroom units, 2 four bedroom units and 4 five bedroom units. In Waterloo, 21 two bedroom units are required, 14 three bedroom units, 4 four bedroom units and 1 five bedroom unit.

Based on the evaluation of the North Waterloo Housing Authority's family waiting list up to 110 additional rent supplement units (excluding 20 rent supplement units which the housing authority already plans to add) should be taken on. In Kitchener and Waterloo 247 potential rent supplement units have or will become available from rental units constructed under the Ontario Rental Construction Loan Program (See Table 8). This should provide a sufficient supply of rent supplement units to meet the need determined in the evaluation of the North Waterloo Housing Authority's family waiting list.

As of the finalization of this Report, the North Waterloo Housing Authority has not determined how many additional rent supplement units will be added to meet the need of 130 additional units. Should a need still exist which cannot be met by the additional rent supplement units assumed by the local housing authorities, (after the needs evaluation by the North Waterloo Housing Authority) alternative family assisted rental housing may have to be developed. This could take two forms: private non-profit housing or municipal non-profit assisted rental housing. Based on the estimate of Need in this study and the fact that O.H.C. anticipates accommodating only those families in serious need, the Region and local municipalities should encourage the development of private non-profit family assisted rental housing. One such project is currently being considered by C.M.H.C. for Kitchener in 1982. Failing the development of this form of housing, municipalities and the Region may seriously have to consider a municipal non-profit housing project. This issue is discussed in greater detail in Background Paper #3 - Housing Policy Issues - of this Study.

ii) Senior Citizens

In 1981, there was an estimated 17,037 senior citizen households in the Region of Waterloo. Just over 7,000

of these households rented. The Region's affordability survey undertaken for this study indicated that 11.5% of these households spent over 35% of their income on accommodation and 7.3% over 40%. In addition to these households renting in the private market, 2,276 senior citizen households were already living in assisted rental housing in the Region of Waterloo. Of this number approximately 90% were single senior citizens (See Table 9).

Income Requirements for Private Low Cost Accommodation

Table 10 shows the required income necessary for a single senior citizen (male or female) and a senior citizen couple to rent a one bedroom apartment unit in a smaller apartment building in the Region of Waterloo. The required income for a single senior citizen is approximately \$7,000 and for a senior citizen couple just over \$10,000.

The budgetary requirements, excluding accommodation cost, were developed using "Guides for Family Budgeting 1981", a publication of the Social Planning Council of Metropolitan Toronto.* These guidelines do not represent subsistence levels but rather adequate standards of living. Apartment rents were estimated from the Region of Waterloo's October, 1981 vacancy survey for smaller apartment buildings. Rents for units in these buildings are generally 20% lower than for units in larger apartment buildings.

Single Senior Citizens who receive only Canada Pension (including Old Age Security, Guaranteed Income Supplement and Guaranteed Annual Income Needs Supplement) would have received an annual income of \$5,743 in 1981. This is approximately \$1,300 less than the income required to rent an apartment unit in a smaller apartment building and meet basic necessities. For a senior citizen couple, the minimum annual income in 1981 which they would have received from government pensions would have been approximately \$9,857. This is approximately \$200 less than the income required to rent an apartment unit in a smaller apartment building and meet basic necessities. It would appear then, that the affordability problem faced by seniors

* See page 13 for an explanation of the types of non-accommodation cost.

TABLE 9
SENIOR CITIZEN ASSISTED RENTAL HOUSING
DECEMBER, 1981

MUNICIPALITY	DIRECTLY BUILT *		RENT SUPPLEMENT		NON-PROFIT ³		ALL TYPES	
	Total ¹ Single Senior ²	Total ¹ Single Senior ²	Total ¹ Single Senior ²	Total ¹ Single Senior ²	Total ¹ Single Senior ²	Total ¹ Single Senior ²	Total Single Senior	Total Single Senior
KITCHENER	684	627	221	178	72	66	977	871
CAMBRIDGE	543	498	59	48	412	378	1,014	924
WATERLOO	61	56	20	16	118	108	199	180
NORTH DUMFRIES								
WELLESLEY	16	15					16	15
WILMOT					24	22	24	22
WOOLWICH	46	42					46	42
REGION	1,350	1,238	300	242	626	574	2,276	2,054

- 1/ Source: North Waterloo Housing Authority and South Waterloo Housing Authority
- 2/ The numbers of single senior citizens in the senior citizen housing units will vary slightly from time-to-time. Based on estimates of current occupancy for rent supplement and directly built units the following assumptions were used for all units: Directly Built 91.7% single seniors, rent supplement 80.6% single seniors and non-profit 91.7% single seniors.
- 3/ The number of non-profit units includes rent-gear-to-income units in these projects which are contracted under the Rent Supplement Program.
- * Directly Built refers to units built and managed by the Ontario Housing Corporation.

TABLE 10

INCOME REQUIREMENTS FOR SENIOR CITIZENS FOR RENTAL ACCOMMODATION

FOR APARTMENT UNITS IN BUILDINGS WITH 3-10 UNITS

REGION OF WATERLOO

1981

ANNUAL COSTS	SENIOR CITIZEN COUPLE	SENIOR CITIZEN
Household Costs ₁	\$ 7,845	\$ 4,807
Average Rent ₂	\$ 2,232	\$ 2,232
Income Tax	0	0
TOTAL INCOME	\$ 10,077	\$ 7,039

- 1) Estimated from the "Guides for Family Budgeting, 1981", Social Planning Council of Metropolitan Toronto
- 2) Regional Vacancy Survey, October, 1981.

is most serious for single senior citizens. In fact, almost all assisted housing provided to seniors is occupied by single senior citizens.

Income by senior citizen household was last available in the 1971 Census. This information is too outdated to be of use in this study. Statistics Canada has recently begun to produce aggregate income data by select income levels for tax filers. This information is available for the Region of Waterloo for 1979. By updating income ranges using the consumer price index to 1981, it was possible to estimate the percentage of senior citizens by select income levels.

Pensioners earning less than \$4,796 in Table 11 must be part of a senior couple, since as a minimum, single seniors were guaranteed an annual income of \$5,743 in 1981. For purposes of this study, we are interested in the number of single seniors earning between \$5,743 and \$9,000. For single seniors with a \$7,000 income, the proportion of rent they pay to income as shown on Table 10 would be approximately 32%. To bring their expenditure/income level down to 25% of income, an income of approximately \$9,000 would be required.

In 1981 it is estimated that the number of seniors earning between \$4,796 and \$9,592 in the Region of Waterloo was 8,310. In these income ranges, it is assumed that the majority of seniors are single senior citizens. It is difficult to accurately estimate how many of these single senior citizens would earn between \$5,743 and \$9,000. Because pension levels tend to aggregate we cannot assume an even income distribution in the income ranges shown on Table 11.

Estimated Need for Assisted Rental Housing for Seniors

The estimated population of people over 65 years of age in the Region of Waterloo in 1981 was 28,657 people. This number is expected to grow to 34,597 people by 1986. In terms of households it is estimated that there were 17,037 senior citizen households in the Region of Waterloo in 1981. Of these households an estimated 7,158 households rented. By 1986 the number of senior citizen rental households is expected to grow to 9,268 households.

TABLE 11

ESTIMATE OF SENIOR TAXFILERS BY SELECT INCOME LEVELS

REGION OF WATERLOO

Income Level	1979 Taxfilers	
	Number of Senior Taxfilers	Percentage of Senior Taxfilers
Less than \$4,795	9,629	33.6%
\$4,796 - \$ 7,194	5,330	18.6%
7,195 - 9,592	2,980	10.4%
9,592 - 11,990	2,608	9.1%
Over 11,990	<u>8,110</u>	<u>28.3%</u>
TOTAL	28,657	100%

Source: Statistics Canada, 1979 Tax Data.

The Region's affordability survey undertaken for this Housing Study indicated that 7.3% of senior citizen households renting in 1981 paid over 40% of their gross income for rent and 11.5% over 35%. (See Table 12). These percentages are in addition to those senior citizen households already receiving assisted rental housing. In 1981, 2,276 senior citizen households lived in assisted rental housing in the Region of Waterloo. Of those senior citizen households renting then, an estimated 4,882 (7,158-2,276) senior citizen rental households lived in private rental housing in 1981 and of these households, an estimated 355 paid more than 40% of their income for rental housing and 560 paid more than 35%. If the percentage of senior citizen households renting and paying over 35% and 40% of their gross incomes for rental accommodation remains constant, by 1986 an estimated 510 senior citizen households will be paying over 40% of their gross income for rental accommodation and 805 over 35%.

The allocation of need for assisted rental housing for seniors is distributed, by municipality, in Table 12 for 1981 and 1986, for both High and Low estimates. The distribution is based on the percentage allocation of rental households by municipality, for heads of households over 65 years of age derived in Background Report #1 - Forecast of Household Growth - of this study.

Delivery of Assisted Rental Housing for Seniors

The major source of delivery of assisted rental housing for seniors in the Region of Waterloo over the past few years has been private non-profit housing corporations. In 1981, commitment was made for the development of approximately 150 units in the Region. In 1980, 187 private non-profit units for seniors were developed. Under the Private Non-Profit Program only 25% of those units developed are made available for assisted rental housing. The remaining rents are kept at the low end of market rents. In 1982, it is expected that unassisted rents for one bedroom units in these projects will approach \$300/month.

TABLE 12

ESTIMATED NEED FOR ASSISTED RENTAL HOUSING FOR

SENIOR CITIZENS

Municipality 1)	1981		1986	
	<u>High</u> (35%) 2)	<u>Low</u> (40%) 3)	<u>High</u> (35%) 2)	<u>Low</u> (40%) 3)
Kitchener	274	175	394	250
Cambridge	160	101	230	146
Waterloo	81	52	117	74
Woolwich	24	15	34	21
Wilmot	10	6	14	9
Wellesley	7	4	10	6
North Dumfries	4	2	6	4
REGION	560	355	805	510

- 1) The allocation of need by municipality for additional assisted rental households for senior citizens is based on the percentage allocation of rental households by municipality, for heads of households over 65 years of age.
- 2) The high estimate is based on the need for assisted rental housing being defined by a housing expenditure/income ratio of 35% for senior citizens renting.
- 3) The low estimate is based on the need for assisted rental housing being defined by a housing expenditure/income ratio of 40% for senior citizens renting.

Using the low estimate of need for assisted rental units for senior citizens contained in Table 12, which in 1981 was 355 units, and applying the 25% criteria for assisted rental units in non-profit housing projects, an estimated 1420 non-profit units would have to be delivered in the Region of Waterloo to meet present need.* Under present funding constraints of Canada Mortgage and Housing Corporation approximately 150 non-profit rental units can be developed annually in the Region. (This includes non-profit units developed for seniors and families as well as co-operative housing. As indicated, to date this allocation has only been used for private non-profit projects for seniors). Under these constraints, over a five year period 750 units could be developed, of which approximately 190 units would be made available for assisted rental housing. This is only 40 units more than the expected growth in need for assisted rental housing for seniors which is forecasted to occur between 1981 and 1986. It is expected that there will still be approximately 300 senior citizen households paying over 40% of their income for rental accommodation in 1986, if no alternative program is introduced in this Region to deliver assisted rental housing for senior citizens.

Under the Rent Supplement Program, the local housing authorities can deliver additional assisted rental housing units for senior citizens. The delivery of these units is dependent on private development of rental units. Acceptance of additional units by the local housing authorities is dependent upon rents and location of these projects as well as estimated need for additional units.

As of May 31, 1982 the waiting list combined for both housing authorities in the Region for senior citizens in need of assisted rental housing totalled 95 seniors. For seniors, location is extremely important in the acceptability of housing. According

* The funding provisions of the Private Non-Profit Housing Program permit up to 25% of the units in each project to be occupied by seniors receiving rental assistance. In many projects the actual percentage is often much less than this.

to housing authority policy, once a senior citizen has turned down an offered unit twice they are removed from the waiting list. Local Housing authorities attempt to offer only units which are in preferred locations. However, because of this policy, the housing authorities' waiting list may under-represent need for assisted rental housing for seniors.

Also there appears to be a strong preference amongst senior citizens to live in non-profit projects rather than public housing. As a result, need studies for non-profit housing projects often far exceed the need shown by the local housing authorities' waiting list. It is apparent then, that the housing authorities' waiting lists should not be used as the "need" criteria for acceptability of non-profit housing projects. These projects should be evaluated based on their own need studies.

In summary then, it appears that due to budget constraints of Canada Mortgage and Housing Corporation and a low number of senior citizens on the waiting list of the local housing authorities, that there will be a shortfall in supply of senior citizen assisted rental housing units in this Region. Based on our low estimates of need for assistance in 1981 in this Study, this shortfall will be approximately 340 units in 1982. These numbers could be reduced through the establishment of a municipal non-profit housing corporation. The practicality of establishing a municipal non-profit housing corporation is discussed in Background Report #3 - Housing Policy Issues - of this Study.

iii) Physically Handicapped

A housing issue which gained prominence in 1981, the International Year of Disabled Persons was housing for the disabled. The issue concerns supply of housing as well as accessibility of existing housing for disabled. In this Region, there are examples of individual units which have been made accessible for physically handicapped people. In addition, there are some examples of specific projects which have been partly developed for physically handicapped tenants.

Needs of the Physically Handicapped

It is difficult to quantify the number of physically handicapped people living in this Region who require special housing. It is estimated that approximately 7% of the population, an estimated 21,855 people in the Region of Waterloo in 1981 are physically handicapped to a degree that limits their lifestyle. This group consists of children, middle aged persons and seniors. It includes those with heart conditions to those with severe physical handicaps. Currently there is no method which can be used to determine how many of these physically handicapped people require accessible housing.

Two studies are currently underway in Canada which may allow us to estimate the need for accessible housing for physically handicapped people in the Region of Waterloo. One study by Canada Mortgage and Housing Corporation looks at the national need for physically handicapped housing and the other by the Ontario Ministry of Health, looks at disability and housing needs on a provincial scale. Unfortunately both studies will not be completed until later in 1982. It is recommended that once these studies become available that the housing needs of the physically handicapped in the Region of Waterloo be readdressed.

As an alternative to estimating need, some perspective of need can be developed by reviewing the number of physically handicapped people living in assisted housing and on waiting lists for assisted rental housing, as well as the number of physically handicapped people receiving Family Benefit Assistance in the Region of Waterloo.

The South Waterloo Housing Authority as of January 31, 1982 had 13 of its family units occupied by physically handicapped people and 39 senior citizen units. The North Waterloo Housing Authority had approximately 35 family units and 106 senior citizen units occupied by physically handicapped people. The waiting lists for both authorities as of January 31, 1982 included five physically handicapped people.

The Family Benefit Assistance Program provides a significant number of physically handicapped people with financial assistance. As of April 30, 1982, 758

physically handicapped people were receiving Family Benefits Assistance in the Region of Waterloo.

Participation House in Kitchener which was completed in the fall of 1981 houses 12 physically handicapped people. In the spring of 1982, there was approximately 30 people on a waiting list for Participation House.

In addition to these conventional sources a non-profit organization, associated with the Mennonite Central Committee, is currently undertaking a needs study for a housing project for physically handicapped people in the Region of Waterloo. Their objective is to develop a co-operative housing project, which provides "attendant care" and barrier free housing for physically handicapped people.

A requirement of funding for this project is a detailed assessment of need. This group has encountered a serious problem in determining need because local organizations dealing with physically handicapped people have been reluctant to provide names of physically handicapped people who may be interested in this project, because of confidentiality of data. This barrier must be removed before a large commitment can be made to delivering housing for the physically handicapped.

It is apparent that there is currently a lack of data available in this Region to assess housing needs of physically handicapped people. Even if aggregate figures could be determined it is difficult to translate these figures directly to housing need, because almost each handicapped person has their own special housing needs. The problem becomes more complicated because in addition to housing needs, many handicapped people require support services. Although accessible units may become available they may be unacceptable because of their lack of support services and location. There is also the problem of making handicapped people aware of the availability of accessible units.

Supply of Housing for the Physically Handicapped

In the summer of 1981 an accessibility survey was sponsored by the Ontario March of Dimes, the Action

League for Physically Handicapped Adults of Kitchener-Waterloo and the Community Information Centre. This survey looked at accessibility to public buildings as well as private apartment buildings in the Kitchener-Waterloo Area. A similar survey is expected to be conducted in Cambridge in 1982. The survey was designed to develop a list for apartment buildings according to accessibility criteria; including parking, approach and entrance, main facilities and elevators. No specific evaluation of accessibility for specific apartment units was provided.

The Canada Mortgage and Housing Corporation since the mid 1970's, has encouraged barrier free design in projects developed with federal financing. In January, 1982 it became a requirement that all projects developed under the Private Non-Profit Housing Program as well as the Co-Operative Housing Program provide at least 5% of their units for the housing of physically handicapped people. This includes barrier free design within these units. In addition, all buildings built under these programs are to be designed to be made accessible to physically handicapped people. Canada Mortgage and Housing Corporation has made funding provision under these programs to include up to 12% of the capital cost of a project in order to improve accessibility for physically handicapped people. Usually, these design features do not add a significant amount to capital cost.

For private dwellings, C.M.H.C. as of January, 1982 will provide funds under the Residential Rehabilitation Assistance Program for buildings of any age, where occupied by a handicapped person, to be updated to include provisions for accessibility.

It is anticipated that of the private non-profit projects developed in this Region to accommodate senior citizens in 1982, that 3 to 4 (5% of total units) units will be provided for handicapped seniors. In addition a proposed family non-profit project in Kitchener may provide another 3 to 4 units (5%).

The Canada Rental Supply Program, which is a federal program, is designed to stimulate rental construction in low vacancy areas. This program requires that a minimum of 5% of the units built under this program be designed for disabled people. In addition, all buildings built must be accessible to physically handicapped people.

The Province of Ontario has also made accessibility provisions a requirement of units being developed under the Ontario Rental Construction Loan Program. These provisions are exclusively tied to the building. They include such provisions as ramps and adequate door widths. There is no requirement, however, to provide specially designed units.

Participation House in Kitchener was developed under funding from the provincial Ministry of Community and Social Services. Under this program support services are provided in addition to assisted rental housing. Because this program currently is funded to provide only 50 assisted rental units per year in the Province, it is unlikely that additional units will be built in this area under this program for some time.

The local housing authorities in leasing rent supplement units in projects developed under the Ontario Rental Construction Loan Program can modify these units to incorporate provisions for physically handicapped people. Such provision could include grab bars, swing type faucet levers and hand showers in bathrooms, and modifications to toilets and cupboards. Within their directly managed units similar modifications have been made. The South Waterloo Housing Authority has five units in one project which have been made completely barrier-free for seniors.

Although programs are in place to deliver rental units with varying degrees of accessibility for physically handicapped people, a danger exists that disabled people may not be aware of available units. No one organization in this Region is recognized or has assumed the responsibility of gathering information on accessibility of buildings and taken the responsibility of communicating this to handicapped people. In addition, there is no present method of contacting those physically handicapped people in need of specially designed housing in order to demonstrate need for a project.

Conclusions

Until the information gap between organizations and physically handicapped persons can be bridged, the delivery of barrier free housing for physically

handicapped people will be frustrating for groups wanting to produce units and for physically handicapped people who require accessible units, but are unaware of pending projects. The first step in addressing the housing needs of the physically handicapped is for one organization in the Region to assume the responsibility of maintaining a list of physically handicapped people in need of barrier-free housing. Such a list could provide non-profit organizations looking to develop accessible housing with the basis for undertaking a needs survey, as well as provide higher levels of government with a measure of need for funding purposes.

It may also be worthwhile to develop a registry of accessible housing for physically handicapped people in the Region. By the end of 1982 an inventory of apartment building accessibility will be available for Kitchener, Waterloo and Cambridge. At some point, this inventory should be expanded to include a list of accessible units. The local real estate boards may also participate by including in their MLS listings an accessibility code. Presently, the Toronto Real Estate Board is the only real estate board in Canada which provides this information. It is important, however, that before a substantial commitment is made to list units for physically handicapped people, that local organizations involved with physically handicapped people demonstrate need.

The government programs in place for the delivery of housing and services for the physically handicapped appear to be disjoint. Often physically handicapped people require attendant care in addition to housing. The only government agency which appears to be able to consider both aspects is the Ministry of Community and Social Services. However, funding restrictions in this Ministry only provide for the development of 50 units annually for physically handicapped people in the province. It is strongly recommended that the Province of Ontario increase the funding available through this Ministry for the development of assisted rental housing for the physically handicapped.

Once the studies in progress on handicapped housing by Canada Mortgage and Housing Corporation and the Provincial Ministry of Health become available, the

housing needs of physically handicapped people in the Region of Waterloo should be readdressed.

iv) Emergency Housing

The Region's Health and Social Services Department has in the past provided emergency housing on a temporary basis to families who have found themselves without accommodation. In 1981, the number of these cases rose significantly. At times, the Region's only house which is used for this purpose, was insufficient to meet need. As a consequence, alternative accommodation was sought but not always provided.

The Ontario Housing Corporation was looked upon by the Health and Social Services Department as an alternative to providing emergency housing. However, not only is this not part of their mandate but generally O.H.C. units do not sit vacant for any extended period. Both local housing authorities try to minimize the turnover time in their units. Generally, repairs or maintenance in these units, if required, are completed after the new tenant moves into the unit.

When a crisis arose with emergency housing in the fall of 1981, on one occasion the Regional Health and Social Services Department was able to temporarily use a housing unit owned by the Region. The Region currently owns 12 residences, 9 of which are rented. Generally these residences are rented on a long term basis. Vacancies in these units are very rare and it seems unlikely that these units could be counted on to provide emergency housing through vacancies, unless one or more units were specifically set aside for this purpose. In this case a monthly rent may have to be paid.

An additional alternative may be that rather than just relying on vacancies in houses owned by the Region, that vacancies in a pool of Municipally owned houses be used. The Grand River Conservation Authority currently rents or leases 14 residential units, the City of Kitchener, 30 units, Waterloo, 2 units, and Cambridge, 2 units. It appears, however, that very few of these units become vacant over the course of a year. The advantage to a pooled approach is that no extra expense has to be incurred in

providing emergency housing, providing there are sufficient vacant units. A major disadvantage, however, is the several jurisdictions involved.

The other alternative to the above approach of using a pool of government owned units is for Health and Social Services to rent one or more additional properties, in addition to Cambridge House, for the purpose of emergency housing. This may be the more costly approach but the jurisdictional problem would be removed. *

4. STUDENT HOUSING

The provision of accommodation for students of the area's two universities, Waterloo and Wilfrid Laurier as well as Conestoga College is an important housing issue. Students are concerned about the quality, quantity, location and cost of accommodation. Landlords are concerned about the conduct of students, possible damages to units and also a high turnover of student tenants, leading to higher costs of maintenance and upkeep.

The quantity of student housing available is affected both by student enrolment as well as non-student competition for private rental accommodation. Students looking for off-campus housing can rent private rental units or live in a room in a single family dwelling. Over the past year rental vacancy rates have been declining in Kitchener, Waterloo and Cambridge. In this climate landlords and apartment managers have indicated a strong preference to rent to non-students.

i) Need for Off-Campus Rental Housing

Full time enrolment at the universities and college (the enrolment for Conestoga College includes the Waterloo, Cambridge and Doon campuses) for the fall of 1981 was estimated at 19,355 students. Assuming that 25% of these students are from Waterloo Region, approximately 14,500 students do not have alternative accommodation in this Region. Student residences at the two universities can house approximately 5,000 students. This leaves approximately 9,500 students needing off-campus accommodation. Because only 60% of those students from Waterloo Region actually live at home, another 1950 students must be added to this total for a total of 11,450 students looking for off-campus housing.

* On August 19, 1982, Regional Council approved a recommendation of the Health and Social Services Committee to add an additional residential unit for the purpose of providing emergency shelter.

Future enrolment at the University of Waterloo is expected to decline from 14,300 to 13,500 undergraduate students by 1986 due to declining grade 13 enrolment in Ontario and an expected drop in non-cooperative enrolment. Wilfrid Laurier University is forecasting an increase from 3,731 undergraduate students in 1981 to 4,000 by 1986. Conestoga College expects only marginal increases in student enrolment in the near future. Total enrolment is therefore not expected to change appreciably from 1981 to 1986. In addition, there are no current plans to increase on-campus student housing.

ii) Areas of Concern

1) Declining Vacancies

Students not residing at home or in on-campus housing can find accommodation either in rooms in private homes or in private rental units. Students attempting to find accommodation in the private rental market have been faced with a dramatic decline in vacancy rates. Overall Regional apartment vacancy rates have declined from 3.7% in April 1979 to 1.1% in October 1981. The City of Waterloo in October 1981 had an overall apartment vacancy rate of 0.2%. In addition to apartments, there were no reported vacant townhouse units in the Region in October 1981.

In a period of low vacancy rates students face increasing difficulty in finding rental accommodation, due to landlords preferences to rent to non-students as a result of perceived conduct problems and frequent student tenant turn-over.

2) Landlord-Tenant Disputes

In discussions with representatives of the landlords' associations, university officials and legal aid officials it became apparent that there is little communication between those representing owners and those representing student tenants. This lack of communication contributes to the perception of the student housing problem as an adversary relationship between student tenants and landlords.

The local apartment owners' associations indicated that their primary concern with student tenants was the frequent turnover of units. Because of this turnover two problems exist. First, there is an increased risk of having vacant units, especially in the summer terms. When these units are rented on a 12 month lease this should not pose a problem, however. Landlords not using leases often charge student tenants higher rents for the eight month period in order to compensate for vacant units in the summer months. Secondly, the landlord, due to frequent turnover, must incur the cost of preparing the unit for the next tenant. These preparation costs for repainting, cleaning, advertising, etc., cannot be directly recouped.

Conduct problems with student tenants result primarily from life style differences between student and non-student tenants. Late night noise and parties, rather than wilful damage appear to be the major complaint against students. One local apartment owners' association indicated that conduct problems with students has often been exaggerated.

Student tenant complaints against landlords result primarily from poor maintenance of rental units. Community Legal Services noted that the lack of a maintenance and occupancy by-law in the City of Waterloo makes it difficult to take action against landlords for poor maintenance unless a contravention of the Fire Code or Building Code exists. Community Legal Services feels that a maintenance and occupancy by-law would provide an avenue that tenants could use to have many quality problems in rental units resolved. Enforcement of such a by-law, however, would remove some rental units from the market, which would aggravate an already tight rental market. Also enforcement of such a by-law by the City would be difficult as many student residences in private homes are in contravention of the zoning by-law. City officials at present enforce the zoning regulations on a complaint basis only.

3) Location of Rental Units

University housing officials feel that an important concern in a time of low rental vacancies is that

students are forced to obtain accommodation at increasing distances from the university. Officials feel that as an optimum, students without cars should live within two miles of the university to obtain the maximum benefit from the university experience. (As no easily retrievable records are kept it was not possible to examine the location pattern of off-campus student residents). Although there is a current expansion in rental construction in this Region it is focused primarily in areas remote from the university. Of 903 rental units in building permits issued in 1981, approximately 260 units were from 1.5 to 2.5 miles from the universities, 510 units from 2.5 to 5.0 miles and 140 units greater than 5.0 miles.

It should be noted that the City of Waterloo currently has the lowest apartment rental vacancy rate in the tri-cities, increasing the necessity for students to consider renting at more distant locations.

4) Quality and Cost

An important issue in the student housing market is the quality of accommodation. At a time of decreasing availability and increasing competition for rental accommodation, a quick response to the student housing supply problem may result in substandard accommodation coming on stream. This is a difficult problem to solve. In a tight rental market few complaints about living conditions are made. The problem is best resolved through a rental market with a vacancy rate high enough to provide some degree of choice for students, in this way the poorest quality housing can be avoided. However, in our current market this degree of choice is all but eliminated and students as a last resort take sub-standard accommodation. Community Legal Services and university housing representatives note instances of promised repairs not being completed and of requests for repairs being ignored.

iii) Present Housing Programs at Area Institutions

Discussions with the housing officers at the two universities, indicate that the universities were successful in finding sufficient accommodation in both on and off campus housing for students in 1981.

It is recognized that due to availability problems some students rent housing that is deficient either in quality or location.

Both university housing offices as well as Conestoga College maintain a listing of available off-campus housing which relies primarily on landlords submitting the details of available units. Neither university nor college has a structured inspection program of units. However, Wilfrid Laurier University does attempt to inspect units for more than one student or if complaints are received. Universities also refuse to list poor quality accommodation.

The university housing offices do not involve themselves in resolving landlord/tenant disputes. While advice on problems will be given, the involved parties are usually referred to legal aid services.

Wilfrid Laurier University, unlike Conestoga College and Waterloo, has become active in increasing the supply of private student housing accommodation. To date they have made arrangements with two private landlords to supply off-campus student housing. The construction and ownership of these buildings remain private, while the university is responsible for selecting students for the project, regulating conduct and for the day-to-day maintenance. Conduct is regulated in a similar fashion to on-campus accommodation with two senior students placed in each building to oversee the operation. In September 1982, management of these buildings will be done by the owner. The same principles of regulating student conduct, however, will still be followed.

Wilfrid Laurier's involvement with respect to off-campus accommodation is a good example of the type of program required to resolve the quantity, quality and location problems associated with student housing. Because the developments are used entirely for student housing, problems of lifestyle differences between students and non-students are avoided. A problem with this type of project is underwriting the costs. Because there is no legal contract between the University and developer, lending institutions are reluctant to provide funds and insure mortgages.

iv) Housing Programs at Other Universities

While factors vary from city to city throughout Ontario and Canada it is useful to examine the response to student housing problems at other universities. The response to a supply problem with student housing has been primarily two-fold, either a direct involvement in the provision of off-campus accommodation and/or programs to promote accommodation in private off-campus housing.

Queens University in Kingston has become very involved with off-campus accommodation and at present owns 360 apartment and single family units off-campus. This approach requires a large capital investment on the part of the university and is unlikely to be followed in this Region.

The second approach, that of promoting accommodation in private off-campus housing, can be carried out through a program of contacting landlords and homeowners to promote housing for students, the monitoring and posting of available accommodation and providing a mediation service for settling disputes between landlords and student tenants.

The University of Western Ontario has taken this approach, and each year identifies areas of possible student accommodation and through a program of delivered leaflets, newspaper ads and cablevision telecasts attempts to persuade private homeowners to provide student accommodation. The university also contacts homeowners and landlords who have provided accommodation in the past. Information regarding vacancies, cost and type of accommodation is then posted by the housing office. The university also supplies to those wishing to provide accommodation a list of guidelines on how to handle rental agreements, rules, deposits, etc., and most importantly, provides a contact at the university through which complaints can be aired. This, in conjunction with the university having a member on the local Property Management Association, has helped reduce the number of disputes between students and landlords.

Carleton University in Ottawa restricts the use of on-campus housing to non-local students in an attempt to increase the availability of units for those in greatest need. Local students are defined as those living within fifteen miles of the university.

v) Possible Solutions

It is recognized that the student housing problem is being aggravated by our current low vacancy rates. There are, however, a number of actions that the universities and college could take in an effort to increase the supply of student housing and to reduce the conflicts associated with student housing.

A program of canvassing homes in neighbourhoods close to the universities to promote the housing of students in private homes could be implemented. This could take the form of a mail-out brochure outlining the need for housing, how to list accommodation with the university, how to handle rental agreements, landlord-tenant conflicts and the financial returns to be expected. It is understood that Wilfrid Laurier University will be undertaking a program similar to this for the 1982 fall term.

An area of major concern to landlords is conduct problems and landlord tenant disputes involving students. While the universities and college can have no legal involvement with these disputes, the experience at the University of Western Ontario indicates that direct university involvement as a mediation service in disputes has helped to resolve many of these conflicts. A more direct university and college involvement with landlords could include having a representative as a member of the local apartment owners' associations, in an attempt to create better communication for the resolution of landlord-tenant concerns.

The universities could also restrict the use of on-campus accommodation and permit only out-of-town students. This would ensure an increased supply to those in greatest need.

Both the universities and Conestoga College could

also implement an off-campus student housing inspection program. Students could be requested to evaluate their accommodation through a questionnaire. Housing officers could then inspect those units receiving a poor rating from students. Those units found to be below certain minimum standards could be refused listing in the housing offices rental listing. To ensure that quality student housing is being provided, the City of Waterloo could also examine the question of introducing a maintenance and occupancy by-law.

In summary, direct involvement by the universities and college in the promotion of off-campus student housing should be increased. Projects such as Wilfrid Laurier University's involvement with private developers in creating new off-campus housing are a good example of the type of action required.

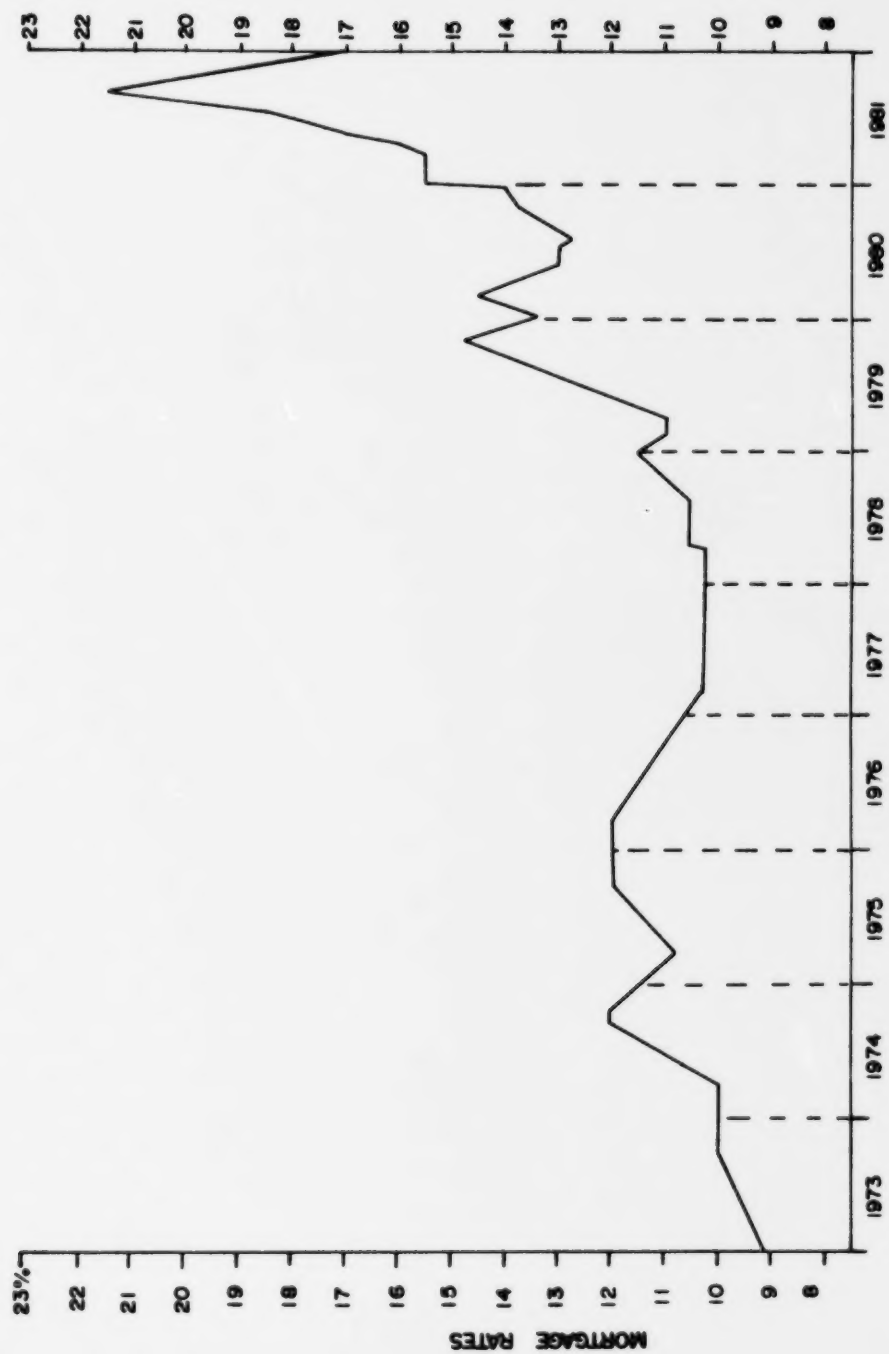
5) HOME OWNERSHIP

From 1978 to early 1982 the Province of Ontario and Federal Government had abandoned direct programs aimed at encouraging home ownership, such as the Assisted Home Ownership Program or direct grants. Recently, however, the federal government has introduced some measures to provide assistance to a limited number of homeowners who face mortgage renewal difficulties. It would appear that in the home ownership market in this Region the major issue is high mortgage rates. In addition, a long-term problem which will likely affect affordability is rising heating costs.

i) Mortgage Rates

Figure 1 illustrates the dramatic changes which have occurred in mortgage rates since 1973. A household which took out a mortgage in June, 1976 for \$40,000 at 11.5% would have paid approximately \$400 per month for interest and principal. When the mortgage was renewed in June, 1981 the same \$40,000 mortgage would have cost approximately \$600/month, with a mortgage rate of 18.5%. If the mortgage was renewed in August, 1981, when mortgage rates reached 21.25%, the carrying costs would have been approximately \$700 per month.

FIGURE 1 MORTGAGE INTEREST RATES 1973-1981



During the five year period from 1976 to 1981, average industrial wages rose 50%. This would have just offset the increase in monthly interest and principal payments due to the rise in mortgage rates that occurred between June 1976 and June 1981. If the mortgage was renewed in August, 1981 instead of June, the household would have experienced greater affordability problems than it did in 1976. Since the reference is to "average" industrial wages, it is expected that several households owning their homes whose family income has increased below average are experiencing greater affordability problems in 1981 than they did in 1976.

It is estimated that in 1981 there were approximately 37,000 mortgages for private residential units in the Region of Waterloo. Assuming that 30% of these mortgages will be renewed in 1982 (based on estimates of local mortgage companies) there will be just over 11,000 mortgages renewed in Waterloo Region in 1982. The Province of Ontario estimates for Ontario, 12% of households renewing mortgages will have an expenditure/income ratio over 30% with mortgage rates of 18%. Based on this estimate, 1,320 households renewing mortgages in the Region of Waterloo in 1982 will have an expenditure/income ratio of over 30%, if mortgage rates average 18% in 1982.

The rate of foreclosure on mortgages on residences in the Region of Waterloo had increased in the early part of 1981. This was largely explained by default on units built under A.H.O.P. In 1979, 147 A.H.O.P. units reverted back to C.M.H.C., in 1980, 195 units and 147 units in 1981. Many of these defaults were not associated with affordability problems but rather were defaulted as an investment decision. (This decision was made because the market value of their house was less than the mortgage amount). Towards the end of 1981, banks and mortgage companies in this Region generally reported that foreclosures and arrears on residential properties were at low levels. It was estimated at the end of 1981 that on normal risk mortgages, only .3% of all mortgages were in arrears for more than ninety days. Arrears on C.M.H.C. insured mortgages, which are normally higher risk, was approximately 1.25% at the end of 1981. Assuming that the average percentage of mortgages in arrears at the end of 1981 was .5%, an estimated 185 mortgages would have been

in arrears more than ninety days in the Region at the end of 1981.

In the 1981-1982 federal budget mortgage assistance to those in most need was proposed under the Canada Mortgage Renewal Plan. (modified in the June, 1982 budget). The criteria of the Program provides for assistance in the form of a grant to those households spending more than 30% of their income on principal and interest. A grant of up to \$3,000 per year can be made to reduce the expenditure/income ratio to 30%, provided monthly payments are not less than the amount they were paying under previous terms.

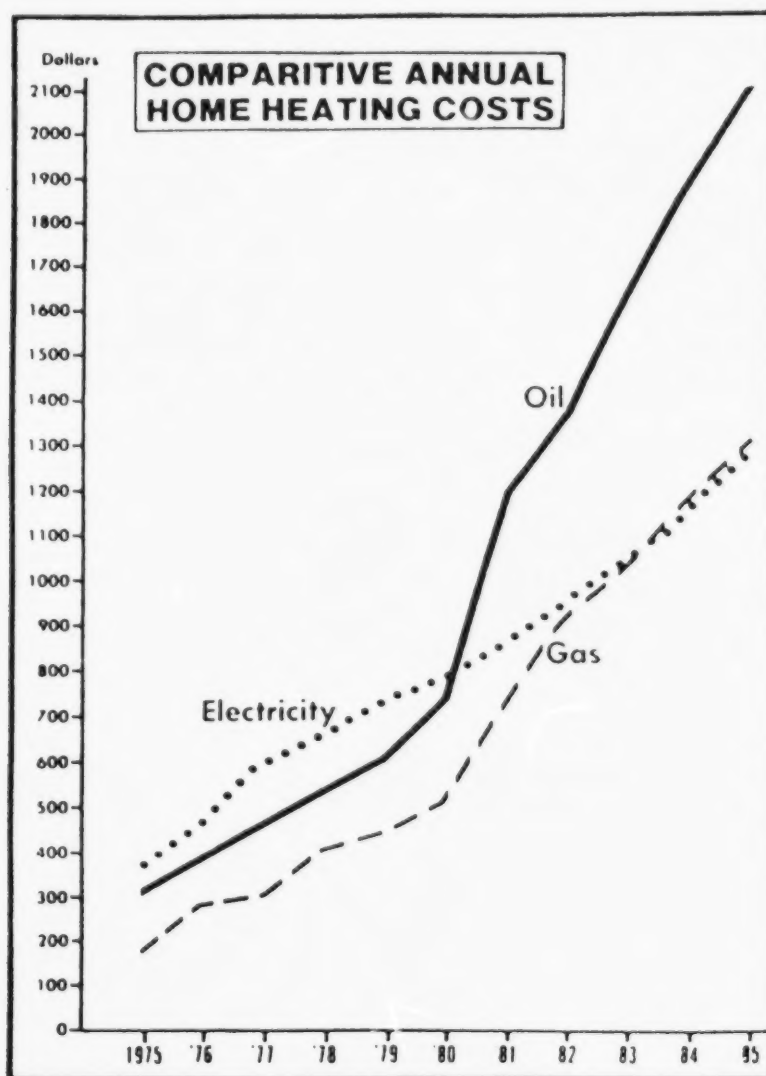
ii) Energy

Energy costs are expected to have a greater impact on housing affordability in future years. Figure 2 shows that the average annual heating cost for a gas-heated home is expected to increase from approximately \$750 in 1981 to almost \$1,300 in 1985. The average cost of heating an oil-heated home in 1981 is already approximately \$1,200 per annum. By 1985 this cost is expected to be over \$2,000 per annum.

Despite predictions of higher energy costs, local builders have indicated little buyer interest in energy saving devices in homes. It appears that most buyers consider energy costs after purchase. Buyers appear to be more concerned with keeping the initial price of a home down than with rising energy costs.

With current home buyers attitudes, builders cannot be expected to take the lead in building energy conservation measures into houses. Certainly, advantages should be taken of features which are non-cost items (such as orienting houses towards southern exposures). However, until the National and Provincial Building Codes are amended to include higher energy saving standards or until the public shows a greater interest in energy saving features in homes, we cannot expect builders to build homes with energy conservation measures which will increase the base price and perhaps hurt buyer interest.

FIGURE 2



GLOSSARY OF TERMS

Census Family consists of a husband and a wife (with or without children who have never married, regardless of age) or a lone parent, regardless of marital status, with one or more children (who have never married, regardless of age) living in the same dwelling. Persons living common-law are directed to report as now married on the census questionnaire. Such persons are, therefore, indistinguishable from those who are legally married and will appear as a husband-wife family in the census reports.

Dwelling Unit is a set of living quarters which is structurally separate and has a private entrance outside the building or from a common stairway or hall inside, i.e., the entrance must be one which can be used without passing through anyone else's living quarters.

Expenditure to Income Ratio (Renters) is the total amount paid for gross rent (cash plus any additional payments for utilities and services) divided by gross family income.

Family Household refers to a household that contains at least one census family. One-Family Household refers to a single census family that occupies one private dwelling. The family may be that of the household head or one living as a related, lodging or other type of family with a household head who is a non-family person. A Multiple-Family Household is one in which two or more census families occupy the same private dwelling. One family may be that of the household head, or the household head may be a non-family person with whom two or more census families are residing.

Head of Household:

For census purposes, every household has a head and only one person is so designated. This is either the husband or the wife; the parent where there is one parent only, with one or more children (who have never married, regardless of age); or any member of a group sharing a dwelling equally. A person occupying a dwelling alone is always reported as the head. The minimum age for the head of household is 15 years.

Household refers to a person or group of persons who occupy a dwelling and do not have a usual place of residence elsewhere in Canada. It usually consists of a family group with or without lodgers, employees, etc. However, it may consist of two or more families sharing a dwelling, a group of unrelated persons, or one person living alone.

Household Size is the total number of persons in the household.

Housing Demand is defined here as the growth in households over a defined period. In forecasting housing demand economic and social factors are taken into account as well as changes in population.

Housing Needs is the probable growth in households over a defined period where there is no significant economic constraint on the growth in the number of households. In forecasting housing needs social factors are taken into account as well as changes in population.

Non-Family Household refers to one person who lives alone in a private dwelling, or to a group of persons who occupy one private dwelling and do not constitute a census family.

Percentage Probability of Household Formation refers to the likelihood of a person in a specified age category of forming a separate household.

Real Income refers to the actual rise in incomes after discounting the rate of inflation.

APPENDIX A



REGIONAL SURVEY OF RENTAL HOUSEHOLDS

Introduction

Because of the lack of income data necessary to measure household affordability problems, an affordability survey was conducted as part of this Housing Study Update. The intent of this survey was to measure affordability difficulties amongst rental households. Ownership households were not surveyed since data on mortgage renewals and affordability difficulties were available from alternative sources. A copy of the questionnaire which was mailed out is attached.

The results of the survey provides a general indication of need for assisted rental housing. It was not intended to provide an estimate of demand for assisted rental housing. In order to estimate demand a detailed survey would have to be undertaken which requested confidential information on assets, income, housing costs, etc. An example of a detailed survey is contained in Appendix F of this Study.

The questionnaire was mailed to some 2,000 rental households in the Region, equivalent to 5% of all rental rental households in the Region. Of those questionnaires mailed out, approximately 35% were completed and returned. For a mail-out survey this is regarded as a very good response rate. The total questionnaires returned represented 2% of all rental households in the Region.

To measure reliability of the survey the results were tabulated and compared with other sources of information. It was important in this comparison to determine if the returned questionnaires were a representative sample of rental households in the Region. The following comparisons were made.

a) Comparison of Age Distribution of Heads of Households with other sources.

Age of Head of Rental Household	Regional Survey 1981	C.M.H.C. Survey* 1974	1980 Assessment
Less than 25	22.7	26.5	21.5
25 - 34	32.2	31.9	31.9
35 - 44	11.8	14.1	13.0
45 - 54	7.1	8.0	13.4
55 - 64	9.0	8.1	4.2
65+	17.2	11.4	16.0

*Source: 1974 Canada Mortgage and Housing Corporation Survey of housing units in the Kitchener Census Metropolitan Area.

Conclusion: The age distribution of head of rental households is comparable for all three sources. This appears to indicate that the Regional survey is representative by age distribution. This is particularly important in looking at affordability difficulties of seniors.

b) Comparison of Marital Status with other sources.

Marital Status	Regional Survey 1981	C.M.H.C. Survey 1974
Married	42.2%	58.4%
Single Parent	8.7%	10.6%
Single	32.2%	21.7%
Other	16.8%	9.3%

Conclusion: The important statistic for purposes of this study is the percentage of families classified as single parents. This type of family unit is identified in this Study as having affordability difficulties. In comparison with C.M.H.C.'s 1974 survey, the Regional survey shows a smaller proportion of single parent families renting. However, both statistics are within the same range and therefore, this result was used in this study. The differences in percentages in married and single between the two surveys may be explained by the fact that the C.M.H.C. survey identified separated individuals as being married (similar to the Census) whereas this was not possible in the Regional survey.

c) Comparison of Rental Housing Expenditure/Income Ratios with Other Sources

Expenditure/ Income Ratio	Regional Survey 1981	C.M.H.C. Survey 1974
Less than 30%	80.0%	78.7%
Over 30%	20.0%	21.3%

Conclusion: Because the Regional survey asked one question on housing expenditure/income and the C.M.H.C. survey asked specific questions on income and housing expenditures, differences between the two surveys were expected for more specific expenditure/income ratios. However, the results of the Region's survey is very comparable with estimates below and above 30%. This indicates people have a good understanding of their housing affordability difficulties but for the purposes of our survey could not define it in narrow expenditure/income ratios.

In Part III of this Study it was concluded that expenditure/income ratios for rental households for both seniors and single parent families were comparable with the 1974 C.M.H.C. survey and the estimates of the Regional survey are good approximations of affordability difficulties experienced by these two groups.

SUMMARY:

The Regional Survey undertaken for this Study is generally representative of the characteristics of rental households in this Region and is thought to provide a good approximation of affordability difficulties faced by these households. In retrospect, the survey would have been better if the sample size had been doubled, particularly in estimating the needs of special groups.



REGIONAL HOUSING STUDY QUESTIONNAIRE

- 1 Are you renting an: Apartment Unit ☐ Townhouse Unit ☐ Semi-Detached or Duplex ☐ Single Detached House ☐ Other ☐
Please Specify for Other _____
- 2 Number of Bedrooms in Unit: 1 Bdr. ☐ 2 Bdrs. ☐ 3 Bdrs. ☐ 4 or more Bdrs. ☐
- 3 Do you find your unit accommodation: Good ☐ Satisfactory ☐ Poor ☐
- 4 Do you anticipate moving in the next year: No ☐ Yes ☐
If Yes Please Specify: To your own home ☐ To another rental unit ☐ To assisted rental housing ☐ Other ☐
Please Specify for Other _____
- 5 Marital Status: Married ☐ Single Parent ☐ Single ☐ Other ☐ Please Specify _____
- 6 Age of oldest head of household: Less than 25 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55-64 ☐ over 65 ☐
- 7 Total number of people normally living in the dwelling unit: _____
- 8 Total number of children normally living in the dwelling unit: None ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 or more ☐
- 9 Total Rent paid: \$ _____ Per month
- 0 Does your rent include: Heating: Yes ☐ No ☐ Hydro: Yes ☐ No ☐
- 1 Estimated percentage of 1981 annual household gross income (before taxes and deductions) paid for rent: Less than 25% ☐ 25-30% ☐ 30-35% ☐ 35-40% ☐ over 40% ☐

Example for question 11: How to calculate percentage of household income paid for rent.

If two people work in your household and your combined Gross Annual Income will be approximately \$15,000 in 1981 and your annual rent is \$3,960 (\$330 per month x 12 = \$3,960) your household will be spending from 25-30% ☒ (\$3,960 ÷ by \$15,000) on rent in 1981.

Additional Comments:

Please Return in the

Postage Paid Envelope Enclosed

THANK YOU FOR YOUR ASSISTANCE